

*JLW*

## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application No.	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Art Unit	3626
Examiner Name	
Attorney Docket Number	6445P001

### ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form  <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)  <input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> After Allowance Communication to TC	
<input type="checkbox"/> Amendment / Response  <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition  <input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences	
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation, Change of Correspondence Address	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)	
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Proprietary Information	
<input checked="" type="checkbox"/> Information Disclosure Statement  <input checked="" type="checkbox"/> PTO/SB/08	<input type="checkbox"/> Request for Refund	<input type="checkbox"/> Status Letter	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application  <input type="checkbox"/> Basic Filing Fee <input type="checkbox"/> Declaration/POA	<input type="checkbox"/> Landscape Table on CD	<table border="1"><tr><td>PCT International Search Report</td></tr></table>	PCT International Search Report
PCT International Search Report			
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<table border="1"><tr><td>Remarks</td></tr></table>	Remarks	
Remarks			

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Eric T. King, Reg. No. 44,188  BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP
Signature	
Date	July 21, 2006

### CERTIFICATE OF MAILING/TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Typed or printed name	Sylvia Gaston  	Date	July 21, 2006
Signature			



**FEE TRANSMITTAL**  
for FY 2005

Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27.

TOTAL AMOUNT OF PAYMENT (\$)

<i>Complete if Known</i>	
Application Number	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Examiner Name	
Art Unit	3626
Attorney Docket No.	6445P001

**METHOD OF PAYMENT** (*check all that apply*)

Check  Credit card  Money Order  None  Other (please identify): \_\_\_\_\_

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below  Charge fee(s) indicated below, except for the filing fee  
 Charge any additional fee(s) or underpayment of fee(s) under 37 CFR 88.1.16, 1.17, 1.18 and 1.20.  Credit any overpayments

## **FEE CALCULATION**

## 1. EXTRA CLAIM FEES

Extra Claims	Fee from below	Fee Paid
Total Claims <input type="text"/> $20^* =$ <input type="text"/> $\times$ <input type="text"/> = <input type="text"/>		
Independent Claims <input type="text"/> $3^* =$ <input type="text"/> $\times$ <input type="text"/> = <input type="text"/>		
Multiple Dependent		

Large Entity		Small Entity		Fee Description
Fee Code	Fee (\$)	Fee Code	Fee (\$)	
1202	50	2202	25	Claims in excess of 20
1203	200	2203	100	Independent claims in excess of 3
1203	365	2203	160	Mutual Dependent claim, if not paid
1204	780	2204	395	**Reissue independent claims over original patent
1205	300	2205	150	**Reissue claims in excess of 20 and over original patent
SUBTOTAL (1)				(\$ 0.00)

*\*\*or number previously paid, if greater. For Reissues, see below.*

## 2. ADDITIONAL FEES

Large Entity	Small Entity
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Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description
1051	130	2051	65	Surcharge - late filing fee or oath
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet

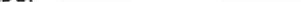
2053	130	2053	130	Non-English specification
1251	120	2251	80	Extension for reply within first month
1252	450	2252	225	Extension for reply within second month
1253	1,020	2253	510	Extension for reply within third month
1254	1,590	2254	795	Extension for reply within fourth month
2,160	2,160	2255	1,080	Extension for reply within fifth month
1401	500	2401	250	Notice of Appeal
1402	500	2402	250	Filing a brief in support of an appeal
1403	500	2403	250	Filing a brief in support of an appeal
1451	1,510	2451	1,510	Petition to institute a public use proceeding
1600	130	2460	130	Petitions to the Commissioner
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)
1808	180	1806	180	Submission of Information Disclosure Stmt
1809	790	1809	365	Filing a submission after final rejection (37 CFR 1.36)
1810	790	2810	365	For each additional invention to be examined (37 CFR 1.36)

**Other fee (specify)**

**SUBTOTAL (2)**

(S)

Complete (if applicable)

SUBMITTED BY		Complete (if applicable)		
Name (Print/Type)	Eric T. King	Registration No. (Attorney/Agent)	44,188	Telephone
Signature			Date	07/21/06

Based on PTO/SB/17 (12-04) as modified by Blakely, Sokoloff, Taylor & Zafman (wfr) 12/15/2004  
SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

CRAIG P. LUFTIG

Application No.: 10/784,105

Filed: February 20, 2004

For: **Integrating Defined Contribution Accounts  
Into A Claim Payment Processing System**



Art Group: 3626

Examiner:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In accordance with the duty of disclosure, enclosed is a copy of IDS Citation Form PTO/SB/08 or PTO-1449, together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed). This IDS and IDS Citation Form are being submitted before the mailing of a first Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

The references were cited in a Search Report dated July 11, 2006 (copy enclosed herewith) which was forwarded to Applicant's Representative in a communication dated July 11, 2006.

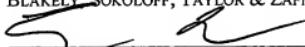
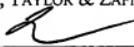
The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Please charge any fees due to Deposit Account 02-2666. A duplicate copy of the Fee Transmittal (PTO/SB/17) is enclosed for this purpose.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Date: July 21, 2006

   
Eric T. King, Reg. No. 44,188

12400 Wilshire Boulevard, 7th Floor  
Los Angeles, CA 90025

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\_\_\_\_\_  
Sylvia Gaston 07-21-06  
\_\_\_\_\_  
Date



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Shee

1

of

2

**Complete if Known**

Application Number	10/784,105
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First Named Inventor	Craig P. Luftig
Art Unit	3626
Examiner Name	
Attorney Docket Number	6445P001

U.S. PATENT DOCUMENTS

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**FOREIGN PATENT DOCUMENTS**

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Examiner Signature	/Kristine Rapillo/	Date Considered	03/28/2008
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*\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.*

Based on PTO/SB/08A (06-03) as modified by Blakely, Selokoff, Taylor & Zafman (wtr) 08/11/2003.

Send To: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Substitute for form 1449A/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				Application Number	10/784,105
				Filing Date	February 20, 2004
				First Named Inventor	Craig P. Luftig
				Art Unit	3626
				Examiner Name	
Sheet	2	of	2	Attorney Docket Number	6445P001

#### NON PATENT LITERATURE DOCUMENTS

Examiner Signature	/Kristine Rapillo/	Date Considered	03/28/2008
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**Examiner:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

*\*Applicant's unique citation designation number. Applicant is to place a check mark here if English language Translation is attached.*

Based on PTO/SB/06B (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wfr) 08/11/2003.  
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